

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher J. Serafin
Debtor

Case No. 13-06566-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db
4426922 +Christopher J. Serafin, 2 Pine Ridge Circle, Enola, PA 17025-3413
4443842 +7 West Main Street, Mechanicsburg, PA 17055-6230
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4475173 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4433582 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4448782 +M & T BANK (2), PO BOX 1508, BUFFALO, NY 14240-1508
4426938 +M&T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
4426921 +Serafin Christopher J, 2 Pine Ridge Circle, Enola, PA 17025-3413
4426939 U.S Airways Card Services, Po Box 13337, Philadelphia, PA 19101-3337
4426940 U.S Department Of The Treasury, Bureau Of Fiscal Services, Po Box 830794,
Birmingham, AL 35283-0794
4426941 Weltman, Weinberg & Reis Co., 436 Seventh Avenue, 1400 Koppers Building,
Pittsburg, PA 15219-1826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4426923 +EDI: TSYS2.COM Mar 10 2017 19:18:00 Barclays Bank Deleware, 700 Prides Xing,
Newark, DE 19713-6102
4426927 EDI: CITICORP.COM Mar 10 2017 19:18:00 Citicards, Po Box 183113,
Columbus, OH 43218-3113
4426924 EDI: CHASE.COM Mar 10 2017 19:18:00 Chase, Cardmember Services, Po Box 15153,
Wilmington, DE 19886-5153
4426925 +EDI: CHASE.COM Mar 10 2017 19:18:00 Chase Bank Usa, PO Box 15298,
Wilmington, DE 19850-5298
4426926 +EDI: CITICORP.COM Mar 10 2017 19:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4426928 +EDI: CITICORP.COM Mar 10 2017 19:18:00 Citicards Citibank, Po Box 6241,
Sioux Falls, SD 57117-6241
4426929 +EDI: RCSFNBMARIN.COM Mar 10 2017 19:18:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873
4426930 +EDI: RCSFNBMARIN.COM Mar 10 2017 19:18:00 Credit One Bank, Po Box 60500,
City Of Industry, CA 91716-0500
4426931 EDI: DISCOVER.COM Mar 10 2017 19:18:00 Discover Bank, 12 Reads Way,
New Castle, DE 19720
4429185 EDI: DISCOVER.COM Mar 10 2017 19:18:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4426932 EDI: DISCOVER.COM Mar 10 2017 19:18:00 Discover Financial Services, Po Box 71084,
Charlotte, NC 28272-1084
4426933 EDI: BANKAMER.COM Mar 10 2017 19:18:00 Fia Card Services, Po Box 15019,
Wilmington, DE 19886-5019
4426934 EDI: AMINFOFP.COM Mar 10 2017 19:18:00 First Premier Bank, Po Box 5529,
Sioux Falls, SD 57117-5529
4482896 EDI: RESURGENT.COM Mar 10 2017 19:18:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4482089 E-mail/Text: camanagement@mtb.com Mar 10 2017 19:27:27 M&T Bank, Attn: Bev Inglasbe,
1100 Wehrle Drive, Williamsville, NY 1422
4426935 E-mail/Text: camanagement@mtb.com Mar 10 2017 19:27:27 M&T Bank, Po Box 1288, Fl 4,
Buffalo, NY 14240-1288
4426937 E-mail/Text: camanagement@mtb.com Mar 10 2017 19:27:27 M&T Bank, Po Box 62014,
Baltimore, MD 21264-2014
4426936 E-mail/Text: camanagement@mtb.com Mar 10 2017 19:27:27 M&T Bank, Po Box 900,
Millsboro, DE 19966

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, Twecf@pamd13trustee.com
Gregory S Hazlett on behalf of Debtor Christopher J. Serafin adlitem@pa.net
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Christopher J. Serafin**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-06566-RNO**

Social Security number or ITIN **xxx-xx-5113**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

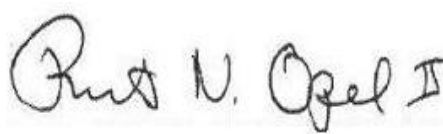
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher J. Serafin

March 10, 2017

By the
court:



Honorable Robert N. Opel
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.